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A Supplement to "PEGS FOR RURAL PROGRESS"

A LIST of AIDS

JAN 1 0 1963 C & R-PKEP.

for RURAL AREAS DEVELOPMENT

OFFICE OF RURAL AREAS DEVELOPMENT . U. S. DEPARTMENT OF AGRICULTURE



PREFACE

This supplement to the Rural Areas Development Handbook "Pegs for Rural Progress" provides a checklist of assistance available for economic development in rural and rural-urban areas by subject and source of assistance. While the information provided here is only a suggestion of the services rendered, it is hoped it will be sufficient to serve as a handy guide to the proper source. Further information may also be obtained from the Chairman of the nearest local Rural Areas Development Committee or Technical Action Panel who may be contacted through the supervisor of the county office of Farmers Home Administration or county agricultural extension agent.

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These sources and the various state agencies may also be contacted for information about state and local assistance not included in this handbook.

Individuals
Investment clubs
Local banks
Savings and loan associations
Credit unions
Fraternal organizations
Pension funds
Labor unions
Local industrial development
corporations
Community development corporations

Local chambers of commerce
State chambers of commerce
Small business investment corporations
Planned industrial parks
Railroad companies
Electric and gas utilities
Area development associations
Regional development groups
State and local development councils
Statewide development corporations
Other local credit sources



ASSISTANCE

AIRPORT FACILITIES

Federal Aviation Agency

Provides assistance to public agencies and individuals for airport planning, site selection and airport construction. Makes grants on matching basis, usually 50-50, for airport development.

BEACH EROSION

Corps of Engineers, U.S. Army

Provides assistance in solving shore erosion problems.

BUSINESS

Business and Defense Services Administration - U. S. Department of Commerce

Furnishes manufacturers, wholesalers, retailers, and service trade firms up-to-date economic data.

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ITEM AND SOURCE

ASSISTANCE

BUSINESS--continued

U. S. Department of Commerce Field Officer

Provides access to reports, publications, and services of bureaus and offices of the Department of Commerce.

Small Business Administration

Provides guidance and advise on sources of technical information about small business management and research and development of projects.

Emergency loans at 3% to restore home or business from disaster - maximum 20 years.

Area Redevelopment Administration, U.S. Department of Commerce

(See industrial - Commercial)



ASSISTANCE

BUSINESS--continued

Private credit sources

See preface for suggested list of private credit sources which should be explored first.

CENSUS AND RELATED DATA:

STATISTICAL PROFILES 5(a) AREAS FACT BOOKS 5(b) AREAS

Bureau of the Census or Area Redevelopment Administration, U.S. Department of Commerce Census data and trends for OEDP's and other needs. Items on population, population characteristics, education, employment, income housing, manufacturers, trade, services, agriculture, local government and other topics.

ITEM AND SOURCE

ASSISTANCE

AGRICULTURE STATISTICS YEARBOOK

U. S. Department of Agriculture

Provides agricultural statistics by year.

CROP REPORTING

Statistical Reporting Service, U. S. Department of Agriculture

Makes periodic publications of crop production and income statistics.

DEFENSE CONTRACTS

Office of Economic Utilization Policy, Secretary of Defense

Consideration by military departments to placing defense contracts with firms in areas of substantial and persistent unemployment and underemployment.



ASSISTANCE

DEFENSE PROGRAM SHIFTS

Office of Economic Adjustment, Secretary of Defense

To minimize economic impact on communities of shifts in defense programs.

FARM IMPROVEMENT

Power Supplier, REA Electric Borrower

Loans recommended at 4% or costs for 10 years, generally-not more than 2/3 life of equipment for electrical equipment, including machinery, wiring, and plumbing for persons in rural areas who are receiving or about to receive electric service from an REA electric borrower.

Farmers Home Administration, U. S. Department of Agriculture

(See Farm Ownership)

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ITEM AND SOURCE

ASSISTANCE

FARM IMPROVEMENT -- continued

Farmers Home Administration, U. S. Department of Agriculture
Housing and Home Finance Agency
Veterans Administration

(See Housing)

Private Credit sources

See preface for suggested list of private credit sources which should be explored first.



ASSISTANCE

FARM INCOME STABILIZATION

Agricultural Stabilization and Conservation Service, U. S. Department of Agriculture

Assists producers through loans and purchase agreements on grains; price support loan on tobacco, naval stores, cotton; oilseed crops, peanuts and honey; purchase agreements on Tung nuts and purchases of certain domestic dairy products; and Sugar Act and wool payments.

FARM OPERATING ASSISTANCE

Farmers Home Administration, U. S. Department of Agriculture

Loans at 5% up to 7 years for equipment, livestock, feed, seed, fertilizer, and other farm and home operating needs and refinancing of chattel debts.

Emergency loans at 3% to farmers suffering losses due to natural disasters. Repayment period scheduled by FHA Supervisor.

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ITEM AND SOURCE

ASSISTANCE

FARM OPERATING ASSISTANCE -- continued

Farm Credit Administration

6-7% loans usually of 1 year duration for production expenses. Loans up to 7 years for farm equipment and improvements.

See preface for suggested list of private credit sources which should be explored first.

FARM OWNERSHIP

Private credit sources

Farmers Home Administration, U. S. Department of Agriculture

and buy farms and refinance debts. Provides $5\frac{1}{2}$ to 6% loans of not less than 5 nor more than 40 years duration to purchase and improve farms.

Provides 5% loans of up to 40 years duration to enlarge, develop

Farm Credit Administration



should be explored first.

eligible farmer cooperatives:

duration.

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years duration.

FARM	OWNERSH	IIPcontinue
Veter	ans Admin	istration

Private credit sources

FARMER COOPERATIVES Farm Credit Administration

ITEM AND SOURCE

FISHING - COMMERCIAL Bureau of Commercial Fisheries, U. S. De-

partment of the Interior

FLOOD FORECASTING

Regional Administrative Offices, Weather Bureau, U. S. Department of Commerce

FORESTRY

Forest Service, U. S. Department of Agriculture

ASSISTANCE

Provides 51/4% loans up to 40 years duration for eligible veterans

(GI) to buy farms.

See preface for suggested list of private credit sources which

Provides $4\frac{1}{2} - 5\frac{1}{2}\%$ facility loans up to 20 years duration to

ASSISTANCE

Provides assistance in financing and refinancing commercial fish-

ing operations. Laboratories and research stations perform tech-

Provides technical assistance and cost sharing programs with

states to assist in forest protection, planting and technology.

nical research for commercial fishing industry.

Provides flood forecasting and water supply forecasting.

 $4\frac{1}{2}$ - $5\frac{1}{2}\%$ operating capital loans, usually of from 1 to 5

4 to 5% commodity loans usually of less than 1 year



ASSISTANCE

FORESTRY--continued

Agricultural Stabilization and Conservation Service, U. S. Department of Agriculture

(See Soil and Water Conservation)

HOSPITAL AND RELATED CONSTRUCTION

Public Health Service, Department of Health, Education, and Welfare

Grants to states up to 2/3 construction costs of public and non-profit hospitals and health centers are provided.

HOUSING

Farmers Home Administration, U. S. Department of Agriculture

Provides 4% loans of not more than 33 years duration for farmers and other rural residents (villages under 2,500) to purchase or repair homes, farm building and housing for farm labor.

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ITEM AND SOURCE

ASSISTANCE

HOUSING--continued

Federal Housing Administration, Housing and Home Finance Agency

Provides insurance of mortgages to buy, improve, or rehabilitate homes or rental housing; also nursing homes. $5\frac{1}{2}\%$ (currently) of duration to be determined by type and purpose of loan.

Community Facilities Administration, Housing and Home Finance Agency

Provides 3 3/8% (currently) loans of 50 years maximum to build rental housing for the elderly.

Veterans Administration

Provides $5\ 1/4\%$ loans of up to 30 years duration for eligible veterans (GI) to purchase, construct or improve a home.

Private credit sources

See preface for suggested list of private credit sources which should be explored first.



ASSISTANCE

INDUSTRIAL AND COMMERCIAL

Area Redevelopment Administration, U.S. Department of Commerce

Provides 4% loans up to 25 years duration - generally for land and construction or rehabilitation of industrial buildings. Loans for machinery and equipment will be made only in exceptional circumstances. Sec. 6 PL 87-27

Small Business Administration

Provides loans of 10 years duration (5-6 years for working capital) for business plant construction, including the acquisition of land, to finance acquisition of equipment, facilities, machinery, supplies or materials, or working capital, Sec. 7(a) PL 85-536. Interest rate is 4% in designated redevelopment areas, $5\ 1/2\%$ in other areas; if bank participates at lower rate on its share, SBA will reduce accordingly as low as 5%.

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ITEM AND SOURCE

ASSISTANCE

INDUSTRIAL AND COMMERCIAL--continued

Small Business Administration -- continued

Provides 25 year duration loans for local development - plant construction, conversion or expansion, including acquisition of land, to assist an identifiable small business concern. Sec. 502 PL 85-699. Interest rate is 4% in designated redevelopment areas, 5 1/2% other areas; if bank participates, at lower rate, SBA will reduce accordingly as low as 5%.

Power Supplier (REA Electric Borrower)

For electrical equipment, including machinery, wiring, and plumbing for persons in rural areas who are receiving or about to receive electric service from an REA electric borrower. Repayment period of 10 years duration generally, but not more than 2/3 life of equipment. Interest rate recommended at 4% or costs.



ASSISTANCE

INDUSTRIAL AND COMMERCIAL -- continued

Duran of Indian Affairm II C Department

Bureau of Indian Affairs, U. S. Department of the Interior

Private credit sources

For eligible veterans (GI) to buy or expand a business.

Provides guidance for industrial development to tribal and reservation communities.

See preface for suggested list of private credit sources which should be explored first.

MARKETING FARM CROPS

Veterans Administration

Agricultural Marketing Service, U. S. Department of Agriculture

Provides technical and cost sharing assistance to states to improve marketing practices and make feasibility studies concerning market facilities and outlets.

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ITEM AND SOURCE

ASSISTANCE

MARKETING FARM CROPS--continued

Agricultural Stabilization and Conservation Service, U. S. Department of Agriculture

Provides 4% loans up to 5 years duration to assist in providing adequate storage facilities and drying equipment for certain crops.

MINERALS DEVELOPMENT

Office of Minerals Exploration, U. S. Department of the Interior

Assists firms and individuals in exploration of mineral claims. Repayment period is determined by loan size and royalty.

OCCUPATIONAL TRAINING

Office of Education, Division of Vocational Education, Department of Health, Education, and Welfare

Provides vocational training and retraining for workers registered and certified by State Employment Services.



ASSISTANCE

OCCUPATIONAL TRAINING -- continued

Certification for training is based on ability and aptitudes of trainees and assurance that there is reasonable likelihood of employment as a result of the training planned.

Arranges and supervises on-the-job training.

Arranges for placement of trainees.

Provides subsistence payments during training to eligible trainees. Payments are approximately equal to unemployment compensation paid in each state.

1. Under the Area Redevelopment Act, operating in designated areas, subsistence payments are limited to 16 weeks.

(Area Redevelopment Act)

U. S. Department of Labor

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ITEM AND SOURCE

ASSISTANCE

OCCUPATIONAL TRAINING--continued

U. S. Department of Labor

2. Under the Manpower Development Training Act, operating nationwide, subsistence payments are limited to unemployed established members of the work force and youth 19 to 21 years of age. Payments are limited to 52 weeks. Amounts are the same as under the Area Redevelopment Act for unemployed taking vocational training; for on the job trainees payments vary with earnings; for youth 19 to 21 years of age not to exceed \$20 per week.

Under certain circumstances remuneration of travel and allowances for living away from home are authorized.



ASSISTANCE

OCCUPATIONAL TRAINING--continued

Veterans Administration

Provides education (GI) and training at government expense to eligible veterans of World War II and/or Korean Conflict.

PUBLIC FACILITY

Area Redevelopment Administration, U.S. Department of Commerce

Grants provided for water systems, access roads, and other facilities under certain conditions. Sec. 8 PL 87-27.

Provi acces

Provides 3 1/2% loans of 40 years duration for water systems, access roads, and other facilities up to 100% cost of project. Sec 7 PL 87-27.

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ITEM AND SOURCE

ASSISTANCE

PUBLIC FACILITY--continued

Community Facilities Administration, Housing and Home Finance Agency

Provides public works planning advances to state and other local public agencies to help finance architectural surveys, designs, etc. for construction of public works.

Provides loans of 40 years duration to build local public works, such as sewers, waterworks, and gas distribution systems.

RAD ORGANIZATION AND INFORMATION

Office of Rural Areas Development, U. S. Department of Agriculture

Expedites the application and use of resources of all agencies in the U.S. Department of Agriculture and elsewhere that contribute to the rural areas development program.



ASSISTANCE

RAD ORGANIZATION AND INFORMATION-continued

Farmers Home Administration, U. S. Department of Agriculture

Provides leadership for the organization and operation of technical assistance action panels.

Federal Extension Service, U. S. Department of Agriculture

Provides organizational assistance and educational leadership in establishing and servicing RAD committees.

RECREATION

Bureau of Outdoor Recreation, U.S. Department of the Interior

Provides assistance in developing state and national plans for outdoor recreation by means of interagency coordination at Federal level and by grants and aid for planning at state level.

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ITEM AND SOURCE

ASSISTANCE

RECREATION--continued

Forest Service, U. S. Department of Agriculture

Provides technical assistance where planning is concerned with increased employment which may result from recreational development of woodland areas.

RURAL LIBRARY DEVELOPMENT

Office of Education, Department of Health, Education and Welfare

Provides grants to states for the further extension of public library services to rural areas without such service or with inadequate service.



ASSISTANCE

RURAL-URBAN PLANNING

Urban Renewal Administration, Department of Health, Education and Welfare

Provides grants and loans for comprehensive planning. Sec. 701 Housing Act of 1954.

SOIL AND WATER CONSERVATION

Agricultural Stabilization and Conservation Service, U. S. Department of Agriculture

Provides financial and secures technical assistance for soil, water, and woodland conservation projects involving individual farm and community activities.

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ITEM AND SOURCE

ASSISTANCE

Provides information and assistance with Overall Economic

Development Programs (OEDP's), projects, and related needs.

TECHNICAL ASSISTANCE

Bureau of the Census and other similar agencies in the U.S. Department of Commerce

Area Redevelopment Administration, U.S. Department of Commerce

Provides financial assistance under Section 11 PL 87-27 specifically where qualified for development of OEDP's and making

Additional to hai

economic studies.

Additional technical assistance in designated areas is provided in specialized fields of interest by the several agencies of the U. S. Departments of Agriculture, Commerce, Labor, Health, Education and Welfare, and Interior.



ASSISTANCE

TECHNICAL ASSISTANCE--continued

Rural Areas Development, U.S. Department of Agriculture

Specialized advice and guidance is provided by the agencies of the U. S. Department of Agriculture to individuals and organizations engaged in Rural Areas Development

WATER POLUTION AND SEWAGE

Public Health Service, Department of Health, Education and Welfare and State Water Polution Control Agencies Provides programs for water polution control, interstate cooperation, research and investigation as well as financial assistance to communities for sewage treatment projects. Funds allotted to states according to population and per capita income. Participation by communities is required.

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ITEM AND SOURCE

ASSISTANCE

WATER USE AND DEVELOPMENT

Agricultural Stabilization and Conservation Service, U. S. Department of Agriculture

Bureau of Reclamation, U. S. Department of the Interior

Soil Conservation Service, U.S.Department of Agriculture

Provides cost sharing assistance to farmers for water development for livestock and irrigation.

Provides loans and grants to irrigation districts, conservancy districts, etc. in 18 western reclamation states principally for irrigation. Financing determined by Bureau of Reclamation. Organizations seeking aid must finance a portion of project cost.

Provides technical and financial assistance to communities and other local organizations in obtaining water supply, flood control and other benefits. Financing determined by Soil Conservation Service. Participation required of applicant in nearly all instances.



WATER USE AND DEVELOPMENT--cont.

U. S. Geological Survey, U. S. Department of the Interior

Farmers Home Administration, U. S. Department of Agriculture

Corps of Engineers, U.S. Army

WEATHER DATA

Climatological Service, National Weather Records Center, Asheville, North Carolina

ASSISTANCE

Assists areas in determining water and mineral resources.

Provides 4 1/2 to 5% loans of up to 40 years duration to individuals or groups in rural areas to develop water supply systems for farm and home uses, drain farm land, and for scil conservation. General technical assistance provided on flood and siltation control and related problems.

Assists in providing flood and navigation controls on major and small river basins. Financing by congressional appropriation.

Source of climatological information.



Growth Through Agricultural Progress

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